Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Document Page 1 of 36 10/15/2005 08:07:06pm

FORM B1  UNITED STATES BANKRUPTCY ( NORTHERN DISTRICT OF TEXA DALLAS DIVISION	COURT	Voluntary Petition			
Name of Debtor (if individual, enter Last, First Middle): Samuel, Ryan Dean	Name of Joint Debtor (Spouse) (if individual, e Samuel, Christy Lynn	nter Last, First Middle):			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the (include married, maiden, and trade names): fka Christy Lynn Griffin	e last 6 years			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-0813	Last four digits of Soc. Sec. No. / Complete Elfone, state all):  xxx-xx-9662				
Street Address of Debtor (No. and Street, City, State and Zip Code): 1714 Aurora Dr Richardson, TX 75081	Street Address of Joint Debtor (No. and Street, 1714 Aurora Dr Richardson, TX 75081	, City, State and Zip Code):			
County of Residence or of the Principal Place of Business: <b>Dallas</b>	County of Residence or of the Principal Place of Dallas	of Business:			
Mailing Address of Debtor (if different from street address): 1714 Aurora Dr Richardson, TX 75081	Mailing Address of Joint Debtor (if different from 1714 Aurora Dr Richardson, TX 75081	n street address):			
Location of Principal Assets of Business Debtor (if different from street address above):					
Information Regarding the Debte	or (Check the Applicable Boxes)				
<ul> <li>Venue (Check any applicable box)</li> <li>✓ Debtor has been domiciled or has had a residence, principal place of bu preceding the date of this petition or for a longer part of such 180 days the concerning debtor's affiliate, general partners.</li> </ul>	nan in any other District.	for 180 days immediately			
Type of Debtor (Check all boxes that apply)  ☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	Chapter or Section of Bankrupto the Petition is Filed (0  ✓ Chapter 7	Check one box) 111			
Nature of Debts (Check one box)	Filing Fee (Che	eck one box)			
Consumer/Non-Business ☐ Business  Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101. ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installment Must attach signed application for certifying that the debtor is unable Rule 1006(b). See Official Form 3.	the court's consideration to pay fee except in installments.			
Statistical/Administrative Information (Estimates only)  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors — — — — .	0-199 200-999 1000-Over				
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	01 to \$50,000,001 to More than on \$100 million				
Estimated Debts  \$0 to \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,00 \$500,000 \$1 million \$10 million \$50 million	01 to \$50,000,001 to More than on \$100 million				

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

(Official Form 1)(12/03) Page 2 of 36 10/15/2005 08:07:06pm
FORM B1, Page 2

| Name of Debtor(s): Ryan Dean Samuel

Voluntary Petition (page 2)	Name of Debtor(s): Ryan Dean Samuel Christy Lynn Samuel			
(This page must be completed and filed in every case)	Christy Lynn Sa	amuei		
Prior Bankruptcy Case(s) Filed Within Last	6 Years (If more than two, attach add	itional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	or Affiliate of this Debtor (If more	than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	Exhi (To be completed if debtor is required to file 10Q) with the Securities and Exchange Co of the Securities Exchange Act of 1934 and Exhibit A is attached and mad	mmission pursuant to Section 13 or 15(d) I is requesting relief under chapter 11)		
each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Ryan Dean Samuel  Ryan Dean Samuel	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.			
X /s/ Christy Lynn Samuel Christy Lynn Samuel	X /s/ Marcus Leinart	10/15/2005		
	Marcus Leinart	Date Date		
Telephone Number (If not represented by an attorney)  10/15/2005  Date  Signature of Attorney  X /s/ Marcus Leinart	Does the debtor own or have possession o pose a threat of imminent and identifiable h	f any property that poses or is alleged to arm to public health or safety?  I and made a part of this petition.		
Marcus Leinart Bar No. 00794156  Leinart Law Firm 11520 N. Central Expressway Suite 212	I certify that I am a bankruptcy petition pre that I prepared this document for compens debtor with a copy of this document.	parer as defined in 11 U.S.C. § 110,		
Dallas, Texas 75243	Printed Name of Bankruptcy Peti	tion Preparer		
Phone No.(469) 232-3328 Fax No.(214) 221-1755  10/15/2005 Date	Social Security Number			
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address  Names and Social Security numbers of all assisted in preparing this document:	other individuals who prepared or		
X	If more than one person prepared this doc conforming to the appropriate official form	for each person.		
Printed Name of Authorized Individual	Signature of Bankruptcy Petition	Preparer		
Title of Authorized Individual  10/15/2005	Date  A bankruptcy petition preparer's failure to a and the Federal Rules of Bankruptcy Procimprisonment or both (11 U.S.C. § 110; 18	edure may result in fines or		

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

Document

Page 3 of 36

10/15/2005 08:07:06pm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

# **SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
SIngle Family Residence 1714 Aurora Dr Richardson, TX 75081	Fee Simple	υ ·	\$136,720.00	\$147,538.00

Total:

\$136,720.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:07pm

#### Document Page 4 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	С	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public util-	x	Compass Bank checking account	С	\$35.00
ities, telephone companies, land- lords, and others.				
Household goods and furnishings including audio, video and computer		3 Televisions	С	\$150.00
equipment.		3 VCRs	С	\$50.00
		2 DVD players	С	\$50.00
		Entertainment center	С	\$150.00
		3 Couches	С	\$200.00
		End tables	С	\$40.00
		coffee tables	С	\$70.00
		Kitchen table and chairs	С	\$110.00
		Computer	С	\$200.00
		Dishes	С	\$10.00
		Microwave	С	\$30.00
		Dining room table and chairs	С	\$150.00
		Tota	۱ >	\$1,455.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:07pm

#### Document Page 5 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **SCHEDULE B (PERSONAL PROPERTY)**

	ď.		Vife, Joint nunity	Current Market Value of Debtor's Interest in
Type of Property	None	Description and Location of Property	Husband, Wife, Join or Community	Property, Without Deducting any Secured Claim or Exemption
		Washer and dryer	С	\$200.00
		4 Beds	С	\$150.00
		Armoire	С	\$200.00
		Lawn furniture	С	\$50.00
		Edger	С	\$10.00
		Printer	С	\$45.00
		Kitchen appliances	С	\$20.00
		Refrigerator	С	\$200.00
		Stove	С	\$225.00
		Dressers	С	\$300.00
		Night table	С	\$40.00
		Lawn mower	С	\$30.00
		Children's Toys	С	\$50.00
5. Books; pictures and other art objects; antiques; stamp, coin,		Compact Discs	С	\$50.00
record, tape, compact disc, and other		DVDs	С	\$45.00
collections or collectibles.		Video tapes	С	\$10.00
		Books	С	\$15.00
6. Wearing apparel.		clothes and shoes	С	\$500.00
		Tot	al >	\$3,395.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:07pm

#### Document Page 6 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **SCHEDULE B (PERSONAL PROPERTY)**

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		3 Wedding rings	С	\$2,000.00
		4 Watches	С	\$100.00
		Necklaces	С	\$50.00
		Misc costume jewelry	С	\$100.00
8. Firearms and sports, photo-		Treadmill	С	\$100.00
graphic, and other hobby equipment.		.3030 Deer Rifle	С	\$200.00
		.40 Ruger Pistol	С	\$400.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Debtor's 401K	С	\$1,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:07pm

#### Document Page 7 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **SCHEDULE B (PERSONAL PROPERTY)**

Continuation Sheet No. 3				
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
15. Accounts receivable.	<b>x</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
	Ш			

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:07pm

#### Document Page 8 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **SCHEDULE B (PERSONAL PROPERTY)**

		Continuation Sneet No. 4		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Acura TL 2004 VW Toureg	С	\$12,025.00 \$26,225.00
<ul><li>24. Boats, motors, and accessories.</li><li>25. Aircraft and accessories.</li></ul>	x x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	х			
28. Inventory.	x			
29. Animals.		Cat	С	\$10.00
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main 10/15/2005 08:07:07pm

#### Page 9 of 36 Document

## UNITED STATES BANKKUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel CASE NO

**Christy Lynn Samuel** 

CHAPTER

# SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☑ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
SIngle Family Residence 1714 Aurora Dr Richardson, TX 75081	11 U.S.C. § 522(d)(1)	\$0.00	\$136,720.00
Cash	11 U.S.C. § 522(d)(5)	\$10.00	\$10.00
Compass Bank checking account	11 U.S.C. § 522(d)(5)	\$35.00	\$35.00
3 Televisions	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
3 VCRs	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
2 DVD players	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Entertainment center	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
3 Couches	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
End tables	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
coffee tables	11 U.S.C. § 522(d)(3)	\$70.00	\$70.00
Kitchen table and chairs	11 U.S.C. § 522(d)(3)	\$110.00	\$110.00
Computer	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Dishes	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Microwave	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
		\$1,105.00	\$137,825.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Case 05-86305-hdh7 10/15/2005 08:07:07pm

Document Page 10 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

# **SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Dining room table and chairs	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Washer and dryer	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
4 Beds	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Armoire	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Lawn furniture	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Edger	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Printer	11 U.S.C. § 522(d)(3)	\$45.00	\$45.00
Kitchen appliances	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Stove	11 U.S.C. § 522(d)(3)	\$225.00	\$225.00
Dressers	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Night table	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Lawn mower	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Children's Toys	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Compact Discs	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
DVDs	11 U.S.C. § 522(d)(3)	\$45.00	\$45.00
Video tapes	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Books	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
clothes and shoes	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
	•	\$3,395.00	\$140,115.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Case 05-86305-hdh7 10/15/2005 08:07:07pm

Document Page 11 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

# **SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
3 Wedding rings	11 U.S.C. § 522(d)(4)	\$2,000.00	\$2,000.00
4 Watches	11 U.S.C. § 522(d)(4)	\$100.00	\$100.00
Necklaces	11 U.S.C. § 522(d)(4)	\$50.00	\$50.00
Misc costume jewelry	11 U.S.C. § 522(d)(4)	\$100.00	\$100.00
Treadmill	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
.3030 Deer Rifle	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
.40 Ruger Pistol	11 U.S.C. § 522(d)(5)	\$400.00	\$400.00
Debtor's 401K	11 U.S.C. § 522(d)(10)(A)	\$1,000.00	\$1,000.00
1999 Acura TL	11 U.S.C. § 522(d)(2)	\$0.00	\$12,025.00
2004 VW Toureg	11 U.S.C. § 522(d)(2)	\$0.00	\$26,225.00
Cat	11 U.S.C. § 522(d)(5)	\$10.00	\$10.00
		\$7,355.00	\$182,325.00

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Page 12 of 36 Document 10/15/2005 08:07:08pm

IN RE: Ryan Dean Samuel **Christy Lynn Samuel** 

CASE NO		
	(If Known)	

CHAPTER 7

# SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box	(if	debt	tor has no creditors holding secured claims to report on Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN  AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECU	
ACCT #: xxxxx3343  Centex Home Equity Com 350 Highland Dr Lewisville, TX 75067		С	DATE INCURRED: 05/27/2003 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Single Family Residence REMARKS: Reaffirm  COLLATERAL VALUE: \$136,720.00	
ACCT #: xxx0878  Household Mortgage Services Po Box 9068 Brandon, FL 33509	-	С	DATE INCURRED: 05/27/2003 NATURE OF LIEN: Mortgage	',296.00
ACCT #: xxxxxxxxxxxxx0000  Pegasus Credit Union Po Box 900 Dallas, TX 75221	-	С	COLLATERAL VALUE: \$0.00  DATE INCURRED: 03/31/2004 NATURE OF LIEN: Purchase Money COLLATERAL: 2004 VW Toureg REMARKS: Reaffirm  \$36,627.00 \$10	),402.00
ACCT #: xxxxxxxx0989  Wfs Financial Po Box 19657 Irvine, CA 92623	-	С	REMARKS: Reaffirm	\$227.00
			COLLATERAL VALUE: \$12,025.00	
continuation sheets attache	ed	I		,925.00
			Running Total > \$187,086.00 \$37	,925.00

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Document Page 13 of 36 10/15/2005 08:07:09pm

# Document Page 13 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS

NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE: Ryan Dean Samuel CASE NO

**Christy Lynn Samuel** 

CHAPTER 7

# SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

	☑ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
T۱	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3), as amended by § 1401 of Pub. L. 109-8.
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).
	Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Document Page 14 of 36 10/15/2005 08:07:10pm

IN RE: Ryan Dean Samuel Christy Lynn Samuel

CASE NO		
	(If Known)	

CHAPTER 7

# SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

Check this box if debtor ha	is no	o cre	editors holding unsecured nonpriority claims to rep	οπ (	on	Scr	nedule F.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8375 Acct Rec Svc 3031 N 114th St Milwaukee, WI 53222		С	DATE INCURRED: 02/2004 CONSIDERATION: Collecting for -US Cellular REMARKS:				\$139.00
ACCT #: xxxxxxxxxxxx6125 Action Card/bank First 245 Perimeter Center Pkw Atlanta, GA 30346		С	DATE INCURRED: 10/09/2001 CONSIDERATION: Credit Card REMARKS:				\$1,286.00
ACCT #: xxxxxxxxxxxx2716  Bankfirst 1509 W 41st St Sioux Falls, SD 57105	-	С	DATE INCURRED: 10/09/2001 CONSIDERATION: Credit Card REMARKS:				(\$1.00)
ACCT #: xxxxxxxxxxxx8086 Citibank Usa Po Box 9714 Gray, TN 37615		С	DATE INCURRED: 03/29/2004 CONSIDERATION: Charge Account REMARKS:				\$2,727.00
ACCT #: xxxxxxxxxxxx2232 Citifinancial Po Box 835095 Richardson, TX 75083		С	DATE INCURRED: 09/24/2004 CONSIDERATION: Unsecured REMARKS:				\$4,503.00
ACCT #: xxxxxxxxxxx4234  Citifinancial 126 Spring Creek Vlg Dallas, TX 75248		С	DATE INCURRED: 05/24/2003 CONSIDERATION: Charge Account REMARKS:				\$2,610.00
ACCT #: xxxxx2131  Conns Credit Corp Po Box 2358 Beaumont, TX 77704	-	С	DATE INCURRED: 12/21/2003 CONSIDERATION: Secured REMARKS:				\$2,714.00
2 continuation sheets attached	•		Total for this Page (Subtotal)	) >	•	•	\$13,978.00
oonandation shocks attached			Running Tota	<b> </b> >			\$13,978.00

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Document Page 15 of 36 10/15/2005 08:07:10pm

IN RE: Ryan Dean Samuel Christy Lynn Samuel

CASE NO \_\_\_\_\_(If Known)

CHAPTER 7

## SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

REDITOR'S NAME AND MAILING ADDRES: INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
CT#: xxxxxxxxxxxxx9630 st Premier Bank I S Minnesota Ave oux Falls, SD 57104		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$444.00
CT#: xxxxxxxx3906 mb/empire ) Forrer Blvd ttering, OH 45420		С	DATE INCURRED: 01/19/2005 CONSIDERATION: Charge Account REMARKS:				\$1,600.00
CT#: xxxxxx6893 y Jewelers 5 Ghent Rd ron, OH 44333		С	DATE INCURRED: 11/10/2004 CONSIDERATION: Charge Account REMARKS:				\$1,259.00
CT #: 0187 nogram Bank N America Box 17054 Imington, DE 19884		С	DATE INCURRED: 05/17/2002 CONSIDERATION: Credit Card REMARKS:				\$7,918.00
CT #: 15 nogram Bank N America Box 17054 Imington, DE 19884		С	DATE INCURRED: 04/15/2000 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$2,498.00
CT#: xxxx9425 Bur/coll 22 Se 15th dwest City, OK 73110		С	DATE INCURRED: 06/1999 CONSIDERATION: Collecting for -Medical Center REMARKS:				\$4,316.00
CT#: xxxx1255 Bur/coll 22 Se 15th dwest City, OK 73110		С	DATE INCURRED: 06/2001 CONSIDERATION: Collecting for -Medical Center REMARKS:				\$375.00
	- 1	1			ı	ı	1

otal for this Page (Subtotal) >

Running Total >

\$32,388.00

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Document Page 16 of 36 10/15/2005 08:07:10pm

IN RE: Ryan Dean Samuel Christy Lynn Samuel

CASE NO		
	(If Known)	

CHAPTER 7

# SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxx1016 Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444		С	DATE INCURRED: CONSIDERATION: Educational REMARKS:				\$1,167.00
ACCT #: xxxxxxxxxx1026 Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444		С	DATE INCURRED: CONSIDERATION: Educational REMARKS: 06/10/1998				\$1,147.00
ACCT #: xxxxxxxxxx1036 Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444		С	DATE INCURRED: CONSIDERATION: Educational REMARKS: 09/30/1998				\$676.00
ACCT #: xxxxxxxxxxxxx7343 Zales Po Box 9714 Gray, TN 37615		С	DATE INCURRED: 11/11/2004 CONSIDERATION: Charge Account REMARKS:				\$472.00

Fotal for this Page (Subtotal) > Running Total >

\$3,462.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Case 05-86305-hdh7

Document

# Page 17 of 36

10/15/2005 08:07:10pm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel

**Christy Lynn Samuel** 

CASE NO

CHAPTER 7

# SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

Document Page 18 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Ryan Dean Samuel CASE NO

**Christy Lynn Samuel** 

CHAPTER 7

10/15/2005 08:07:11pm

# **SCHEDULE H (CODEBTORS)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main 10/15/2005 08:07:11pm

Document Page 19 of 36

## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

IN RE: Ryan Dean Samuel CASE NO

**Christy Lynn Samuel** 

CHAPTER 7

# SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Deper	ndents of D	ebtor and Spou	se (Names, A	Ages and Relation	ships	s)
Status	Name	Age	Relationship	Name	P	∖ge	Relationship
			Son				
Married	,	14 months	Son				
Employment	Debtor			Spouse			
Occupation	Agent Manager			Registered			
Name of Employer	Cirro Energy			Medical Cit	ty Dallas		
How Long Employed	6 months			2 years			
Address of Employer	501 W George Bush, S	Ste 350		7777 Fores	st Ln		
	Richardson, TX 75080			Dallas, TX			
Income: (Estimate of ave	rage monthly income)			· —	<u>DEBTOR</u>		<u>SPOUSE</u>
Current monthly gross wag		ns (prorate if	not paid monthly	<b>'</b> )	\$3,083.32		\$3,122.84
Estimated monthly overtime	9				\$0.00		\$0.00
SUBTOTAL	10110				\$3,083.32		\$3,122.84
LESS PAYROLL DEDUCTI		io =oro\			¢407.04		¢227.50
B. Social Security Tax	les social security tax if B. i	is zero)			\$407.84 \$284.64		\$227.50 \$193.57
C. Medicare					φ264.64 \$66.58		\$45.26
D. Insurance					\$492.26		\$0.61
E. Union dues					\$0.00		\$0.00
F. Retirement					\$0.00		\$0.00
		/ uniforms			\$0.00		\$68.34
					\$0.00		\$0.00
L Other (specify)					\$0.00		\$0.00
J. Other (specify)					\$0.00		\$0.00
K. Other (specify)					\$0.00		\$0.00
SUBTOTAL OF PAYR	OLL DEDUCTIONS				\$1,251.32		\$535.28
TOTAL NET MONTHLY TA					\$1,832.00		\$2,587.56
Regular income from opera	-	ion or farm	(attach datailad s	tmt)	\$0.00		\$0.00
Income from real property	mon or business or profess	non or raill	(attaci i detalled 5	uiii)	\$0.00		\$0.00
Interest and dividends					\$0.00		\$0.00
Alimony, maintenance or su	innort navments navable to	o debtor for	the dehtor's use	or	\$0.00		\$0.00
that of the dependents li		C 400101 101	and debitor a date	<b>.</b>	ψ0.00		ψ0.00
Social Security or other gov		ify)			\$0.00		\$0.00
Pension or retirement incor	` '	•			\$0.00		\$0.00
Other monthly income (spe-	cify below)						
1. commissions					\$750.00		\$0.00
2					\$0.00		\$0.00
3					\$0.00		\$0.00
TOTAL MONTHLY INC	OME				\$2,582.00		\$2,587.56

**TOTAL COMBINED MONTHLY INCOME \$5,169.56** 

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

Document Page 20 of 36

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Ryan Dean Samuel CASE NO

**Christy Lynn Samuel** 

CHAPTER

10/15/2005 08:07:12pm

# SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

П	Check this box if a joint petition is filed and debtor's spouse maintains a separate household.	If box is checked, complete a separate
_	schedule of expenditures labeled "Spouse."	
	21	

Rent or home mortgage payment (include lot rental for mobile home)	\$1,654.00
Are real estate taxes included? ☑ Yes ☐ No	
Is property insurance included? ✓ Yes □ No	
Utilities: Electricity and heating fuel	\$285.00
Water and sewer	\$60.00
Telephone	\$140.00
Other: Cable	\$87.00
Home maintenance (repairs and upkeep)	\$100.00
Food	\$625.00
Clothing	\$50.00 \$35.00
Laundry and dry cleaning  Medical and dental expenses (not covered by insurance)	\$35.00 \$75.00
Transportation (not including car payments)	\$315.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$10.00
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's  Life  Health  Auto Other:	\$220.00
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto: Acura Payment	\$377.00
Other: Toureg Payment	\$662.87
Other: Second Mortgage	\$295.00
Other: Professional Fees/Licenses	\$10.00
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$5,100.87

## [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses (including separate spouse budget if applicable)
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each

(interval)

Document

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Page 21 of 36

10/15/2005 08:07:12pm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

# **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$136,720.00		
B - Personal Property	Yes	5	\$45,605.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$187,086.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$35,850.00	
G - Executory Contracts and Unexpired Leases	Yes	1	'		
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,169.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$5,100.87
Total Numbe of ALL	r of Sheets Schedules	18			
	Total	Assets >	\$182,325.00		
			Total Liabilities >	\$222,936.00	

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:13pm

## Document Page 22 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the b	read the foregoing summary and schedules, consisting of pest of my knowledge, information, and belief.	
Date 10/15/2005	Signature /s/ Ryan Dean Samuel  Ryan Dean Samuel	
Date 10/15/2005	Signature /s/ Christy Lynn Samuel Christy Lynn Samuel	
	[If joint case, both spouses must sign.]	

Ooc 1 Filed 10/15/05 Entered 10/15/05 20:08:05

Document Page 23 of 36

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Ryan Dean Samuel
Christy Lynn Samuel

CASE NO

CHAPTER 7

Desc Main

10/15/2005 08:07:13pm

## STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) \$26,000.00 YTD Debtor's Income

\$21,660.00 YTD Spouse's Income

\$109,582.00 2004 Joint Income

\$81,019.00 2003 Joint Income

#### 2. Income other than from employment or operation of business

None

✓

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Centex Home Equity Com 350 Highland Dr Lewisville, TX 75067	DATES OF PAYMENTS August 2005 through October 2005	AMOUNT PAID \$4,764.00	AMOUNT STILL OWING \$110,911.00
Household Mortgage Services Po Box 9068 Brandon, FL 33509	August 2005 through October 2005	\$887.70	\$27,296.00
Wfs Financial Po Box 19657 Irvine, CA 92623	August 2005 through October 2005	\$1,131.00	\$12,252.00
Pegasus Credit Union Po Box 900 Dallas, TX 75221	August 2005 through October 2005	\$1,988.61	\$36,627.00

None

 $\sqrt{\phantom{a}}$ 

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Doc 1

Filed 10/15/05 Entered 10/15/05 20:08:05

Desc Main

10/15/2005 08:07:13pm

#### Page 24 of 36 Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

**CHAPTER** 

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None  $\mathbf{\Lambda}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None  $\square$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

None  $\mathbf{\Lambda}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None  $\square$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\overline{\mathbf{V}}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Leinart Law Firm 11520 N. Central Expressway Suite 212 Dallas, Texas 75243

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/11/2005

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,000.00

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05

Page 25 of 36 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION** 

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

**CHAPTER** 

Desc Main

10/15/2005 08:07:13pm

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

DATE

June 2005

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

**RELATIONSHIP TO DEBTOR** Spouse's Sister (she made payments) debtors then transferred title to her

**DESCRIBE PROPERTY TRANSFERRED** AND VALUE RECEIVED

1997 Saturn Sedan

11. Closed financial accounts

None  $\overline{\mathbf{Q}}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None  $\overline{\mathbf{V}}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\square$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None  $\sqrt{\phantom{a}}$ 

List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

None  $\sqrt{\phantom{a}}$ 

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None  $\overline{\mathbf{V}}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05

Page 26 of 36 Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

Desc Main

10/15/2005 08:07:13pm

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or None potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the  $\overline{\mathbf{Q}}$ **Environmental Law:** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. None Indicate the governmental unit to which the notice was sent and the date of the notice.  $\square$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the None debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None  $\square$ 

 $\mathbf{\Lambda}$ 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None  $\overline{\mathbf{Q}}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

Doc 1 Filed 10/15/05

Entered 10/15/05 20:08:05

Desc Main Page 27 of 36 10/15/2005 08:07:14pm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

**CHAPTER** 

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None  $\overline{\mathbf{A}}$ 

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None  $\overline{\mathbf{V}}$ 

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  $\checkmark$ 

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  $\overline{\mathbf{Q}}$ 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

#### 20. Inventories

None  $\overline{\mathbf{V}}$ 

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  $\square$ 

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\square$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  $\square$ 

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

## 22. Former partners, officers, directors and shareholders

None  $\overline{\mathbf{A}}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case

None  $\sqrt{\phantom{a}}$ 

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

Document Page 28 of 36

10/15/2005 08:07:14pm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION** 

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

# **STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 5

None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any			
None	•		ation number of the parent corporation of any consolidated group six-year period immediately preceding the commencement of the	
None	•		fication number of any pension fund to which the debtor, as an period immediately preceding the commencement of the case.	
	DECLARATION CONCERNING DE	EBTOR'S STAT	EMENT OF FINANCIAL AFFAIRS	
	declare under penalty of perjury that I have read the a hments thereto, consisting of6		in the foregoing statement of financial affairs and any they are true and correct.	
Date	10/15/2005	Signature	/s/ Ryan Dean Samuel Ryan Dean Samuel	
		of Debtor	Nyali Deali Saliluei	
Date	10/15/2005	Signature	/s/ Christy Lynn Samuel	
		of Joint Debtor (if any)	Christy Lynn Samuel	
	nalty for making a false statement: Fine of up to \$	\$500,000 or impr	isonment for up to 5 years or both. 18 U.S.C.	

Sections 152 and 3571

Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

Document

# Page 29 of 36

10/15/2005 08:07:14pm

## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
- a. Property to Be Surrendered.

DESCRIPTION	CREDITOR'S NAME					
None						
b. Property to Be Retained.	Check any applicable statement).					
DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming	
Single Family Residence	Centex Home Equity Com 350 Highland Dr Lewisville, TX 75067 xxxxx3343			☑		
Second Mortgage	Household Mortgage Services Po Box 9068 Brandon, FL 33509 xxx0878			Ø		
2004 VW Toureg	Pegasus Credit Union Po Box 900 Dallas, TX 75221 xxxxxxxxxxxxx0000			Ø		
1999 Acura TL	Wfs Financial Po Box 19657 Irvine, CA 92623 xxxxxxxx0989			Ø		
Date 10/15/2005	Signatu	re _/s/ Ryan Dean Sa Ryan Dean Samue	imuel J			
Date 10/15/2005	Signatu	re /s/ Christy Lynn S				

# Doc 1

Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Page 30 of 36 10/15/2005 08:07:15pm Document

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

**CHAPTER** 

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and longterm secured obligations.

## Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

#### **ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this 15th	day of <u>October</u>	,
/s/ Ryan Dean Samuel	/s/ Christy Lynn Samuel	
Ryan Dean Samuel	Christy Lynn Samuel	

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:15pm

# Document Page 31 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER 7

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	Ryan Dean Samuel	Christy Lynn		
	/s/ Ryan Dean Samuel	/s/ Christy L	ynn Samuel	
		Phone: (469) 232-3328 / F	ax: (214) 221-1755	
		Dallas, Texas 75243	(-, ),, ,	
		Suite 212	vay	
		Leinart Law Firm 11520 N. Central Expressy	vav.	
	Date	Marcus Leinart	Bar No. 00794156	
	10/15/2005	/s/ Marcus Leinart		
	representation of the debtor(s) in this bankru	uptcy proceeding.		
	I certify that the foregoing is a complete s	tatement of any agreement or arra	ingement for payment to me for	
_		CERTIFICATION		
ô.	By agreement with the debtor(s), the above-	disclosed fee does not include the	following services:	
	c. Representation of the debtor at the meeting	ng of creditors and confirmation h	earing, and any adjourned hearings thereof	;
	<ul><li>bankruptcy;</li><li>b. Preparation and filing of any petition, sche</li></ul>	edules, statements of affairs and p	lan which may be required;	
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation	-		-
	compensation, is attached.			
	associates of my law firm. A copy of the		erson or persons who are not members or the names of the people sharing in the	
4.	✓ I have not agreed to share the above-disassociates of my law firm.	sclosed compensation with any ot	her person unless they are members and	
4		r (specify)		
3.	The source of compensation to be paid to me			
	☑ Debtor ☐ Othe	r (specify)		
2.	The source of the compensation paid to me	was:		
	Balance Due:		<u>*************************************</u>	
	Prior to the filing of this statement I have rece	eived:	\$1,000.00	
	For legal services, I have agreed to accept:		\$1,000.00	
	that compensation paid to me within one year services rendered or to be rendered on behat is as follows:	ar before the filing of the petition in	bankruptcy, or agreed to be paid to me, for	•
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bar	nkr. P. 2016(b), I certify that I am t	he attorney for the above-named debtor(s)	and

Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main

10/15/2005 08:07:15pm

#### Document Page 32 of 36 UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

IN RE: Ryan Dean Samuel **Christy Lynn Samuel**  CASE NO

CHAPTER

# **VERIFICATION OF CREDITOR MATRIX**

know	ledge.		
Date	10/15/2005		/s/ Ryan Dean Samuel Ryan Dean Samuel
Date	10/15/2005	Signature <sub>-</sub>	/s/ Christy Lynn Samuel

Christy Lynn Samuel

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

Acct Rec Svc 3031 N 114th St Milwaukee, WI 53222

Action Card/bank First 245 Perimeter Center Pkw Atlanta, GA 30346

Bankfirst 1509 W 41st St Sioux Falls, SD 57105

Centex Home Equity Com 350 Highland Dr Lewisville, TX 75067

Christy Lynn Samuel 1714 Aurora Dr Richardson, TX 75081

Citibank Usa Po Box 9714 Gray, TN 37615

Citifinancial Po Box 835095 Richardson, TX 75083

Citifinancial 126 Spring Creek Vlg Dallas, TX 75248

Comptroller of Public Accounts Revenue Accounting Div/ Bankruptcy Po Box 13528 Austin, TX 78711 Conns Credit Corp Po Box 2358 Beaumont, TX 77704

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gemb/empire 950 Forrer Blvd Kettering, OH 45420

Household Mortgage Services Po Box 9068 Brandon, FL 33509

Internal Revenue Service Special Procedures RM 9A20 1100 Commerce St 5024 DAL Dallas, TX 75242

Kay Jewelers 375 Ghent Rd Akron, OH 44333

Linebarger Goggin Blair et al 2323 Bryan St, Ste 1600 Dallas, TX 75201

Monogram Bank N America Po Box 17054 Wilmington, DE 19884

Ntl Bur/coll 5922 Se 15th Midwest City, OK 73110 Office of the Attorney General Collections Div/ Bankruptcy Sec PO Box 12548 Austin, TX 78711-2548

Pegasus Credit Union Po Box 900 Dallas, TX 75221

Ryan Dean Samuel 1714 Aurora Dr Richardson, TX 75081

Sallie Mae 3rd Pty Lsc 1002 Arthur Dr Lynn Haven, FL 32444

Texas Alcoholic Beverage Commission License and Permits Division PO Box 13127 Austin, TX 78711-3127

Texas Workforce Commission TEC Building- Bankruptcy 101 East 15th St Austin, TX 78778

United States Attorney 1100 Commerce St, 3rd Floor Dallas,TX 75242

United States Trustee 1100 Commerce St, Rm 9C60 Dallas, TX 75242

Wfs Financial Po Box 19657 Irvine, CA 92623 Case 05-86305-hdh7 Doc 1 Filed 10/15/05 Entered 10/15/05 20:08:05 Desc Main Document Page 36 of 36 10/15/2005 08:07:16pm

Zales Po Box 9714 Gray, TN 37615